

I. Amendments to the Specification

Kindly amend paragraphs [0001] and [0071] as follows:

[0001] This application claims priority benefit ~~is a continuation-in-part of~~; U.S. Provisional Patent Application Serial No. 60/349,162 ~~{unknown as of this date}~~, filed Jan. 16, 2002, of Tarbox et al., entitled "IMPROVED SYSTEM FOR ALLOCATING PENSION ASSETS WITH OR WITHOUT AN AFFIRMATIVE ELECTION" ; U.S. Provisional Patent Application Serial No. 60/349,459, filed Jan. 14, 2002, of Tarbox et al., entitled "SYSTEM FOR ALLOCATING PENSION ASSETS WITH OR WITHOUT AN AFFIRMATIVE ELECTION" and U.S. Provisional Patent Application Serial No. 60/267,771 filed Feb. 9, 2001, of Tarbox, entitled "SYSTEM FOR ALLOCATING PENSION ASSETS WITH OR WITHOUT AN AFFIRMATIVE ELECTION," and is related to U.S. Pat. No. 6,154,732, issued Nov. 28, 2000, of Tarbox. The ~~the~~ disclosure of each of the above is herein incorporated by reference to the extent not inconsistent with the present disclosure.

[0071] The systems and methods of the new and innovative investment program should, by timing the increase to coincide

with the pay increase, assure employees that their take home pay does not diminish. In fact, since the contribution to the saving plan is tax deductible, only part of the increased saving is out-of-pocket, and the actual change in the paycheck is likely to be unnoticeable. The increases continue until the worker reaches the appropriate tax sheltered contribution, or until the worker opts out of the plan.